## **Abstract**

Title: Attitudes of Takaful and Karama beneficiaries towards digital transformation

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The study belongs to the type of analytical descriptive studies that were concerned with describing and determining the attitudes of the beneficiaries of the Takaful and Karama program towards digital transformation. The behavior of the beneficiaries of the Takaful and Karama program towards digital transformation, and the study concluded that there is no infrastructure for digital transformation of the Takaful and Karama program in the villages, and also that a large percentage of workers in social care units who provide services are not qualified and trained on digital transformation of program services, and the false negative beliefs of the beneficiaries of Takaful and Karama program that paper and traditional services are more secure than digital services.